

**Certificate of Notice Page 1 of 3**  
United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Michelle Y. Gillyard  
Debtor

Case No. 16-13230-mdc  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: John  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 6

Date Rcvd: Mar 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2017.

db +Michelle Y. Gillyard, 147 Fern Street, Philadelphia, PA 19120-1954  
13798336 +U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PE, PHFA Loan Servicing Division,  
211 North Front Street, Harrisburg, PA 17101-1466  
13722493 +US Bank National Association, 111 East Wacker Drive, Suite 3000, Chicago, IL 60601-4803

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: bankruptcy@phila.gov Mar 25 2017 02:12:58 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 25 2017 02:11:52  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 25 2017 02:12:30 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 26, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 24, 2017 at the address(es) listed below:

JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE  
PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
LEON P. HALLER on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE  
PENNSYLVANIA HOUSING FINANCE AGENCY) lhaller@pkh.com, dmaurer@pkh.com  
MICHAEL D. SAYLES on behalf of Debtor Michelle Y. Gillyard midusal@comcast.net,  
MichaelDSaylesEsq@comcast.net  
THOMAS I. PULEO on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE  
PENNSYLVANIA HOUSING FINANCE AGENCY) tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 6

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: **Michelle Gilyard** : **CHAPTER 13**  
Debtor : Bankruptcy No.: **16-13230**

**ORDER OF COURT**

AND NOW, this 21<sup>st</sup> day of March, 2017, after notice and hearing, it is hereby **ORDERED, ADJUDGED** and **DECREED** that the Debtor's Objection to Proof of Claim #2 of Respondent, US Bank NA, is hereby granted and said the Proof of Claim is hereby reduced by a total sum of **\$10,571.06**.

The amount of the Claim reduction is a result of the following items and amounts being disallowed & stricken from US Bank NA's Proof of Claim #2:

Pre-petition Fee in the amount of .....\$5,702.56;

Escrow Advances in the amount of..... \$4,629.77;

Projected Escrow Shortage in the amount of .....\$238.73.

BY THE COURT:

  
J.

Copies to:

Michael D. Sayles  
427 W. Cheltenham Avenue  
Elkins Park, PA 19027

William Miller, Esquire  
P.O. Box 40119  
Philadelphia, PA 19106-0119

Joshua I. Goldman, Esquire  
KML Law Group  
701 Market Street  
Suite 5000  
Philadelphia, PA 19106

PHFA Loan Servicing Division  
211 North Front Street  
Harrisburg, PA 17101